Plan Highlights

Group Short Term Disability Insurance



Chester Community Charter School

COVERAGE

Disability income protection insurance provides a benefit for short term disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

ELIGIBILITY

As Defined by the Employer.

BENEFIT AMOUNT

The benefit amount is equal to 60% of your weekly covered earnings, from a minimum of $10, to a maximum benefit of $500 per week.

DAY BENEFITS BEGIN

Injury (accident) and Sickness (illness): benefits begin on the 8th consecutive day of disability.

MAXIMUM BENEFIT DURATION

Benefits for one period of disability will be paid up to a maximum of 13 weeks.

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employer Paid.

FEATURES

- Maternity covered as any other illness
- Non-occupational coverage
- Partial Disability
- Zero Day Residual: You can accumulate time toward the elimination period even while partially disabled
- Transfer of Coverage provision
- W-2 Services

LIMITATIONS

- Offsets: Your benefit may be reduced by other income sources such as, but not limited to, Social Security, Workers Compensation, State Disability Plans.

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This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-6451, et al, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate. Product features and availability may vary by state.

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